



Manual of Rules and Rates Ontario

Various Rule Changes for GISA (ASP) Updates Effective January 1, 2022 (New Business and Renewals)

Effective January 1, 2022 Facility Association is implementing the following updates for new business and renewals in Ontario

 There are amended rule changes in various sections of the manual for this GISA (ASP) updates. A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website.

The Facility Association website www.facilityassociation.com has been updated with this information.

Rule **Current Wording Approved Wording** Change from current Premium impact **GENERAL SECTION** Service Fee **Public Vehicle Public Vehicle** Introduces new coverage This does not Exp. Indv. Cap Exp. Indv. Cap Schedule and Description updated in Public Bus 6% 6% \$370 Public Bus 6% \$370 impact premiums. accordance with GISA Class 70,73,74,78 Class 70,73,74,78 School Bus 7.5% 10% \$370 School Bus 7.5% 10% Bulletin 2020-10. \$370 Class 71 Class 71 Hotel & Country 7.5% 10% \$370 Hotel & Country 7.5% 10% \$370 Club Class 72 Club Class 72 Private Bus Private Bus 7.5% 10% \$370 7.5% 10% \$370 Class 7M Class 79 Taxi, Limousine 6% 6% \$370 Taxi Class 7A 6% 6% \$370 Class 77 Limousine 6% 6% \$370 Van Pool Class 79 7.5% 10% Class 7B \$370 Am bulance 7.5% 10% Ride Hailing 6% 6% \$370 \$370 Class 76 Class 7C Funeral Vehicles 7.5% 10% \$370 Van Pool Class 7M 7.5% 10% \$370 Class 75 Am bulance 7.5% 10% \$370 Short Term Rental 7.5% 10% \$370 Class 76 Funeral Vehicles 7.5% 10% \$370 Class 79 Class 75 Short Term Rental 7.5% 10% \$370 Class 7M Ride Sharing 7.5% 10% \$370 Class 7N PRIVATE PASSENGER SECTION Rule 146: Short Term Rentals-Unspecified Rule 146: Short Term Rentals-Unspecified 146 Introduces new coverage This does not **Lessees - Leases of 30 Days or Less** Lessees - Leases of 30 Days or Less and and Description updated in impact premiums. accordance with GISA Short-Term Ride Sharing Rentals-Use POL 1 and END 5C. Bulletin 2020-10. Unspecified A. Short-Term Rentals-Unspecified Lessees Lessees - Lease Insurance is provided on a specified - Leases of 30 days or less - Class 7M of 30 Days or vehicle/per vehicle basis and use of END Use POL 1 and END 5C. 21A/B is not permitted. Use of END 44R is not Less permitted. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not **Coverages/Premiums** permitted. Use of END 44 is not permitted. 1. Liability, DCPD and Optional Physical Damage **Coverages/Premiums Class of Vehicle** Premium 1. Liability, DCPD and Optional Physical Private Passenger 250% of 07/0 rate Damage Vehicles Class of Vehicle **Premium** Commercial Vehicles Private Passenger 250% of 07/0 rate

Approved Wording

Change from current Premium impact

Rule

Current Wording

	can ene v		Appleted its	9		capuc
COMMERCIA	LSECTION					
236	Rule 236: Short Term Lessees - Leases of 3		Lessees - Leases of 3	Rentals-Unspecified O Days or Less and	Introduces new coverage and Description updated in	This does not impact premiums.
Short-Term	11 DOI 11 END EC		Ride Sharing		accordance with GISA	
Rentals-	Use POL 1 and END 5C	•	A Chart Tarm Dants	la lluana sifia dil accasa	Bulletin 2020-10.	
Unspecified Lessees – Lease	In accompanie muscidad a	an a specified	- Leases of 30 days of	ls-Unspecified Lessees		
of 30 Days or	Insurance is provided of vehicle/per vehicle bas		Use POL 1 and END 5C			
Less		I. Use of END 44R is not	USE FOL I and LIND 3C	•		
LC33	permitted.	1. 03C 01 END 44K 13 HOC	Insurance is provided o	n a specified vehicle/per		
	permitted		vehicle basis and use of			
	Coverages/Premium	ıs	permitted. Use of END	•		
	1. Liability, DCPD and					
	Damage	. орежини и пустан	Coverages/Premium	s		
	Class of Vehicle	Premium	1. Liability, DCPD and	d Optional Physical		
	Private Passenger	250% of 07/0 rate	Damage			
	Vehicles		Class of Vehicle	Premium		
	Commercial Vehicles		Private Passenger	250% of 07/0 rate		
	Light Trucks	200% of 43/0 rate	Vehicles			
	Heavy Trucks	200% of 45/0 rate	Commercial Vehicles			
	Tractors/Trailers	175% of 64/0 rate	Light Trucks	200% of 43/0 rate		
	Private Type Trailers		Heavy Trucks	200% of 45/0 rate		
	BI	Non-Pleasure rate	Tractors/Trailers	175% of 64/0 rate		
	PD	plus \$15 Non-Pleasure Rate	Private Type Trailers BI	Non-Pleasure rate		
	DCPD	Normal Rate	DI	plus \$15		
	Optional Physical		PD	Non-Pleasure Rate		
	Damage	230 % Of Hoffilal face	DCPD	Normal Rate		
	Motor Homes and Vel	nicles with mounted	Optional Physical	250% of normal rate		
	Camper Units	ncies with in ounced	Damage	230 /0 01 110111101 1010		
	Liability	250% of 07/0 rate	Motor Homes and Vel	nicles with mounted		
	DCPD '	250% of 07/0 rate	Camper Units			
	Optional Physical	250% of Normal rate	Liability	250% of 07/0 rate		
	Damage		DCPD	250% of 07/0 rate		
	Motorcycles &	250% of Driving	Optional Physical	250% of Normal rate		
	Mopeds	Record 0 rate	Damage			
		applicable to Age 16	Motorcycles &	250% of Driving		
	Snow Vehicles	250% of normal rate	Mopeds	Record 0 rate		
	All Terrain Vehicles	250% of normal rate	Const. Valaislas	applicable to Age 16		
	Any other vehicle	Refer to Servicing	Snow Vehicles	250% of normal rate		
I		Carrier	All Terrain Vehicles Any other vehicle	250% of normal rate Refer to Servicing		
			Any other vehicle	Carrier		
			1	Carrier	1	l.

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle	2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned using Driving Record 0.		
	concerned using Driving Record 0.	B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company		
		Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.		
		Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.		
PUBLIC SECT	ION		1	
Table of Contents	D. Private Bus – 79 E. Van Pool – 79	D. Private Bus – 7M E. Van Pool – 7M	Description updated in accordance with GISA	This does not impact premiums.
307 Rating Class	F. Taxi – 77 G. Limousine	F. Taxi – 7A G. Limousine – 7B K. Ride Hailing (Class 7C)	Bulletin 2020-10	
307.D Rating Class	D. Private Bus - Class 79	D. Private Bus – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. E	E. Van Pool – Class 79	E. Van Pool – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. F Rating Class	F. Taxi – Class 77	F. Taxi – Class 7A	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. G Rating Class	G. Limousine	G. Limousine – Class 7B	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. K Rating Class	NEW	K. Ride Hailing - Class 7C Attach END 6C and insert rated use of vehicle.	Type of Use creased in accordance with GISA bulletin 2020-10.	This does not impact premiums.
		A vehicle used in connection with Ride Hailing is a motor vehicle, used to provide pre-arranged transportation of passengers for compensation		

Rule	Current Wording				Approved Wording				Change from current	Premium impact
			through use of a trai	nsportatio	on netwo	rk.				
					Ride Hailing vehicles transport passengers of a transportation n	s other th				
					Code and rate as a T	axi				
					Where seating capac seat over seven, add applicable to Passen Accident Benefits for	l the per ger Bodil	seat prei / Injury a	, mium		
320	Public Vehicle	Exp.	Indv.	Сар	Public Vehicle	Exp.	Indv.	Сар	Introduces new coverage	This does not
Service Fee	Public Bus Class 70,73,74,78	6%	6%	\$370	Public Bus Class 70,73,74,78	6%	6%	\$370	and Description updated in accordance with GISA	impact premiums.
Schedule (Commission)	School Bus Class 71	7.5%	10%	\$370	School Bus Class 71	7.5%	10%	\$370	Bulletin 2020-10.	
	Hotel & Country Club Class 72	7.5%	10%	\$370	Hotel & Country Club Class 72	7.5%	10%	\$370		
	Private Bus Class 79	7.5%	10%	\$370	Private Bus Class 7M	7.5%	10%	\$370		
	Taxi, Limousine	6%	6%	\$370	Taxi Class 7A	6%	6%	\$370		
	Class 77			,	Limousine	6%	6%	\$370		
	Van Pool Class 79	7.5%	10%	\$370	Class 7B					
	Ambulance Class 76	7.5%	10%	\$370	Ride Hailing Class 7C	6%	6%	\$370		
	Funeral Vehicles	7.5%	10%	\$370	Van Pool Class 7M	7.5%	10%	\$370		
	Class 75 Short Term Rental	7.5%	10%	\$370	Ambulance Class 76	7.5%	10%	\$370		
	Class 79				Funeral Vehicles Class 75	7.5%	10%	\$370		
					Short Term Rental Class 7M	7.5%	10%	\$370		
					Ride Sharing Class 7N	7.5%	10%	\$370		
332	Rule 332: Short Ter	m Rent	als-Uns	pecified	Rule 332: Short Te	rm Rent	als-Uns	pecified	Introduces new coverage	This does not
	Lessees - Leases of 30 Days or Less				Lessees - Leases of	f 30 Day	s or Les	s and	and Description updated in	impact premiums.
Short-Term					Ride Sharing				accordance with GISA	
Rentals-	Use POL 1 and END 5	C.							Bulletin 2020-10.	
Unspecified Lessees – Lease	Insurance is provided	lonaca	ocified		A. Short-Term Ren - Leases of 30 days					
of 30 Days or	vehicle/per vehicle ba			ND	Use POL 1 and END 5		- Class	/ I*I		

Rule Current Wording			Approved Wo	rding	Change from current	Premium impact
Less	21A/B is not permitted permitted.	d. Use of END 44R is not	Insurance is provided of vehicle basis and use of permitted. Use of END	•		
	Coverages/Premium 1. Liability, DCPD and Damage	ns d Optional Physical	Coverages/Premium 1. Liability, DCPD and Damage			
	Class of Vehicle	Premium	Class of Vehicle	Premium		
	Private Passenger Vehicles Commercial Vehicles Light Trucks	250% of 07/0 rate 200% of 43/0 rate	Private Passenger Vehicles Commercial Vehicles Light Trucks	250% of 07/0 rate 200% of 43/0 rate		
	Heavy Trucks	200% of 45/0 rate	Heavy Trucks	200% of 45/0 rate		
	Tractors/Trailers	175% of 64/0 rate	Tractors/Trailers	175% of 64/0 rate		
	Private Type Trailers	•	Private Type Trailers	173700101,0146		
	BI	Non-Pleasure rate plus \$15	BI	Non-Pleasure rate plus \$15		
	PD	Non-Pleasure Rate	PD	Non-Pleasure Rate		
	DCPD	Normal Rate	DCPD	Normal Rate		
	Optional Physical Damage	250% of normal rate	Optional Physical Damage	250% of normal rate		
	Motor Homes and Ve Camper Units		Motor Homes and Vel Camper Units			
	Liability	250% of 07/0 rate	Liability	250% of 07/0 rate		
	DCPD	250% of 07/0 rate	DCPD	250% of 07/0 rate		
	Optional Physical Damage	250% of Normal rate	Optional Physical Damage	250% of Normal rate		
	Motorcycles &	250% of Driving	Motorcycles &	250% of Driving		
	Mopeds	Record 0 rate	Mopeds	Record 0 rate		
	Snow Vehicles	applicable to Age 16 250% of normal rate	Snow Vehicles	applicable to Age 16 250% of normal rate		
	All Terrain Vehicles	250% of normal rate	All Terrain Vehicles	250% of normal rate		
	Any other vehicle	Refer to Servicing Carrier	Any other vehicle	Refer to Servicing Carrier		
	2. Accident Benefits, Uninsured			Uninsured Automobile		
	Automobile Charge the normal rate concerned using Drivir	e for the type of vehicle	concerned using Drivin	e for the type of vehicle ng Record 0.		
	concerned asing briving	ig ixecord of	B. Ride Sharing – Cla	ss 7N		
			_	nicle is used in connection		

Rule	Current W	ording (Approved Wo	rding	Change from current	Premium impact
			with a vehicle-sharing service, or peer-to-peer rental company			
			a specified vehicle/per	. Insurance is provided on vehicle basis and use of nitted. Use of END 44 is not		
			Rate as Short-Term Re A above) and code as (ental (as outlined in Section Class 7N.		
RECREATION	AL SECTION					
435 Short-Term Rentals-	Use POL 1 and END 5C. ed Lease Insurance is provided on a specified		Rule 435: Short Term Lessees - Leases of 3 Ride Sharing	Rentals-Unspecified O Days or Less and	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
Unspecified Lessees – Lease of 30 Days or Less			A. Short-Term Rentals-Unspecified Lessees - Leases of 30 days or less - Class 7M Use POL 1 and END 5C.		Bulletin 2020 To.	
			Insurance is provided of vehicle basis and use of permitted. Use of END	•		
	Damage Class of Vehicle Private Passenger	Premium 250% of 07/0 rate	Coverages/Premium 1. Liability, DCPD and Damage			
	Vehicles Commercial Vehicles Light Trucks Heavy Trucks Tractors/Trailers	200% of 43/0 rate 200% of 45/0 rate 175% of 64/0 rate	Class of Vehicle Private Passenger Vehicles Commercial Vehicles Light Trucks	Premium 250% of 07/0 rate 200% of 43/0 rate		
	Private Type Trailers BI PD	Non-Pleasure rate plus \$15 Non-Pleasure Rate	Heavy Trucks Tractors/Trailers Private Type Trailers BI	200% of 45/0 rate 175% of 64/0 rate Non-Pleasure rate		
	DCPD Optional Physical Damage Motor Homes and Veh Camper Units Liability		PD DCPD Optional Physical Damage Motor Homes and Vel			
	DCPD	250% of 07/0 rate	Camper Units			

Rule	Current	Wordin	ng		Approved Wording				Change from current	Premium impact
	Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle	250° Recc appl 250° 250° Refe Carr		ring e Age 16 mal rate mal rate	Liability DCPD Optional Physical Damage Motorcycles & Mopeds Snow Vehicles All Terrain Vehicles Any other vehicle	250° 250° 250° Recc appl 250° 250°	% of 07/ % of 07/ % of Driverd 0 rate licable to % of none or to Servier	0 rate mal rate ving e Age 16 mal rate mal rate		
	Automobile Charge the normal rate for the type of vehicle concerned using Driving Record 0.				e of vehicle 2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned using Driving Record 0.					
					B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted. Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.				:	
DRIVER'S PO	LICY SECTION				<u> </u>					
Rule 721	Public Vehicle Public Bus	Exp. 6%	Indv.	Cap \$370	Public Vehicle Public Bus	Exp. 6%	Indv.	Cap \$370	Introduces new coverage and Description updated in	This does not impact premiums.
Service Fee Schedule	Class 70,73,74,78 School Bus	7.5%	10%	\$370	Class 70,73,74,78 School Bus	7.5%	10%	\$370	accordance with GISA Bulletin 2020-10.	impact premiums.
(Commission)	Class 71 Hotel & Country Club Class 72	7.5%	10%	\$370	Class 71 Hotel & Country Club Class 72	7.5%	10%	\$370		
	Private Bus Class 79	7.5%	10%	\$370	Private Bus Class 7M	7.5%	10%	\$370		
	Taxi, Limousine Class 77 Van Pool Class 79	6% 7.5%	6% 10%	\$370 \$370	Taxi Class 7A Limousine Class 7B	6% 6%	6% 6%	\$370 \$370		

Rule	Current	Current Wording			Approved Wording				Change from current	Premium impact
	Ambulance Class 76	7.5%	10%	\$370	Ride Hailing Class 7C	6%	6%	\$370		
	Funeral Vehicles Class 75	7.5%	10%	\$370	Van Pool Class 7M Ambulance	7.5% 7.5%	10% 10%	\$370 \$370		
	Short Term Rental Class 79	7.5%	10%	\$370	Class 76 Funeral Vehicles	7.5%	10%	\$370		
	<u> </u>	<u>I</u>	<u>.</u>	1	Class 75					
					Short Term Rental Class 7M	7.5%	10%	\$370		
					Ride Sharing Class 7N	7.5%	10%	\$370		





Manual of Rules and Rates Ontario

Various Rule Changes Effective October 1, 2021 (New Business and Renewals)

Effective October 1, 2021 Facility Association is implementing the following updates for new business and renewals in Ontario

• There are amended rule changes in various section of the manual. A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website.

The Facility Association website www.facilityassociation.com has been updated with this information.



May 2021

Manual of Rules and Rates ONTARIO

FACILITY ASSOCIATION

2021 Private Passenger CLEAR Rate Group Tables and 2021 Commercial Rate Group Tables Effective September 1, 2021 (New Business and Renewals)

Effective September 1, 2021 Facility Association is implementing the following updates for new business and renewals in Ontario:

- 2021 Private Passenger CLEAR Rate Group Tables now having an amended range of 15 to 47 for Accident Benefits rate groups.
- 2021 Commercial Rate Group Tables (Table I and II).

The Facility Association website <u>www.facilityassociation.com</u> has been updated with this information.



March 2021

Manual of Rules and Rates ONTARIO

Commercial Rule 201 Change Effective July 1, 2021 (New Business and Renewals)

Effective July 1, 2021 Facility Association is implementing the following updates for new business and renewals in Ontario:

• There is an amended rule in Commercial section of the manual. A summary of the rule change is attached to the Manual Bulletin on the Facility Association website.

The Facility Association website <u>www.facilityassociation.com</u> has been updated with this information.

Current Wording

Rule

Approved Wording

Change

Premium

-	g		3	from Current	impact on existing policies
ECTION					
a) Minimum Deduct				Amends Minimum Physical	This will not impact premiums
The deductibles are to	be no less than:	The deductibles are to	be no less than:	Damage Deductible	
Rate Groups	Minimum Deductible	Rate Groups	Minimum Deductible		
15 and under	\$500	15 and under	\$500		
16 – 18	\$1,000	16 – 18	\$1,000		
19 – 21	\$2,500	19 – 21	\$2,500		
22 and over	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum		
END 40	END 40 is mandatory on any		deductible \$5,000).		
		END 40			
	within the past 60 months				
			within the past 60 months		
The following deductibe New, including the cost equipment. Deductible \$500 and are to be no least to be no leas	bles are based on Vehicle List Price t of any customizations and attached as are to be rounded to the nearest ess than:	The following deduction New, including the coefficient of the coeffici	Amends Minimum Physical Damage Deductible for Heavy Vehicles.	This will not impact premiums	
Model listed in Commercial Rate Group Table I	deductible \$5,000).	Model listed in Commercial Rate Group Table I	the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).		
		<\$50.001	\$2,500		
	2070 OI LIST I HOU INCW				
\$125,000 and Over	25% of List Price New	\$100,001 and Over	5% of List Price New rounded to the nearest \$250 (minimum		
	a) Minimum Deduct Vehicles (Gross Ve The deductibles are to Rate Groups 15 and under 16 – 18 19 – 21 22 and over END 40 b) Minimum Deduct Vehicles (Gross Ve The following deductible \$500 and are to be no 1 List Price New Vehicle Make and Model listed in Commercial Rate Group Table I <\$50,001 \$50,001-\$75,000 \$75,001 - \$100,000 \$100,001 - \$125,000	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg) The deductibles are to be no less than: Rate Groups	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg) The deductibles are to be no less than: The deductible are to less than: The deductible stand under 16 - 18 19 - 21 22 and over The following deductible New, including the conductible New, including the c	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg) The deductibles are to be no less than: Rate Groups Minimum Deductible 15 and under \$500 16 - 18 \$1,000 19 - 21 \$2,500 22 and over 10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000). END 40 END 40 is mandatory on any vehicles with prior fire claims within the past 60 months	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight up to 4,500 kg) The deductibles are to be no less than: Rate Groups Minimum Deductible 15 and under \$500 16 - 18 \$1,000 19 - 21 \$2,500 22 and over 10% of List Price New Twithin the past 60 months END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehicles (Gross Vehicle Weight Over 4,500 kg) END 40 is mandatory on any wehicles (Gross Vehicle Weight Over 4,500 kg) END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehicles (Gross Vehicle Weight Over 4,500 kg) END 40 is mandatory on any wehicles (Gross Vehicle Weight Over 4,500 kg) END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehicles (Gross Vehicle Weight Over 4,500 kg) END 40 is mandatory on any wehicles (Gross Vehicle Weight Over 4,500 kg) END 40 is mandatory on any wehicles (Gross Vehicle Weight Over 4,500 kg) END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehicles (Gross Vehicle Weight Over 4,500 kg) END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehicles (Gross Vehicle Weight Over 4,500 kg) END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehicles with prior fire claims within the past 60 months END 40 is mandatory on any wehic

Rule		Current Wording	ding Approved Wording			
	is \$122,000, 20%	END 40 is mandatory on any vehicles with prior fire claims within the past 60 months rice new of Class 42 Sand & Gravel truck is \$24,400. The deductible shall be ating factor for \$2,500 or more applies.	is \$122,000 5% is \$6,1	deductible \$5,000, maximum \$50,000) END 40 is mandatory on all Heavy Commercial Vehicles with Physical Damage Coverage. new of Class 42 Sand & Gravel truck 00. The deductible shall be \$6,000 or \$2,500 or more applies.	END 40 is now mandatory on Heavy Vehicles with Physical Damage Coverage.	This will not impact premiums